

In re:
Annmarie Rutkowski
Debtor

Case No. 25-10214-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 21, 2025

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2025:

Recip ID	Recipient Name and Address
db	+ Annmarie Rutkowski, 1247 Atkins Ave, Apt D, Lancaster, PA 17603-6535
14969581	+ Arcadia Recovery Bereau, PO Box 6768, Reading, PA 19610-0768
14969588	+ National Debt Relief, 180 Maiden Ln 28th Floor, New York, NY 10038-4946
14969590	+ Orthopedic Associates of Lancaster, PO Box 7507, Lancaster, PA 17604-7507
14969592	+ Smilebuilderz, 1685 Crown Ave15, Lancaster, PA 17601-6320

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: matthew@lazaruslawoffice.com	Jan 22 2025 03:51:00	MATTHEW LAZARUS, Lazarus Law, LLC, 2173 Embassy Drive, Unit 538, Lancaster, PA 17603
tr	+ EDI: BRWSEITZER	Jan 22 2025 08:47:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 22 2025 03:51:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 22 2025 03:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jan 22 2025 03:51:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14969580	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 22 2025 03:51:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14969582	+ EDI: BANKAMER	Jan 22 2025 08:47:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14969584	+ EDI: CRFRSTNA.COM	Jan 22 2025 08:47:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14969583	+ EDI: CAPITALONE.COM	Jan 22 2025 08:47:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969585	+ EDI: DISCOVER	Jan 22 2025 08:47:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14969586	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 22 2025 03:51:00	Kohls, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
14969587	+ Email/Text: Unger@Members1st.org	Jan 22 2025 03:51:00	Members 1st FCU, Attn: Bankruptcy, Po Box 8893, Camp hill, PA 17001-8893
14969589	+ EDI: SYNC	Jan 22 2025 08:47:00	Old Navy, 2 Folsom St., San Francisco, CA 94105-1205

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14969593	+ EDI: SYNC	Jan 22 2025 08:47:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14969594	+ EDI: SYNC	Jan 22 2025 08:47:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14969595	^ MEBN	Jan 22 2025 03:48:12	UPMC, PO Box 2353, Harrisburg, PA 17105-2353

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14969591	*+	Orthopedic Associates of Lancaster, PO Box 7507, Lancaster, PA 17604-7507

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2025

Signature: /s/Gustava Winters

Information to identify the case:		
Debtor 1:	Annmarie Rutkowski	Social Security number or ITIN: xxx-xx-7646
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 1/17/25
Case number:	25-10214-pmm	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Annmarie Rutkowski	
2. All other names used in the last 8 years		
3. Address	1247 Atkins Ave, Apt D Lancaster, PA 17603	
4. Debtor's attorney Name and address	MATTHEW LAZARUS Lazarus Law, LLC 2173 Embassy Drive Unit 538 Lancaster, PA 17603	Contact phone 717-298-0852 Email: matthew@lazaruslawoffice.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

Debtor **Annmarie Rutkowski**

Case number **25-10214-pmm**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 1/21/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 24, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 4/25/25 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	